

20. (TWICE AMENDED) A method of performing a cashless transaction with two or more sellers, comprising:

on an electronic medium, storing, as electronic money, information equivalent to cash and financial institution information associated with the electronic money, wherein a holder of the medium performs identityless cashless monetary transactions using the electronic money with any one of the sellers communicating with the financial institutions.

21. (TWICE AMENDED) A cashless transaction method, comprising:

storing in a non-settled account of a financial institution an amount of money responsive to an amount of money withdrawn as electronic money from accounts of the financial institution; and

settling funds between accounts of two or more sellers and the non-settled account responsive to identityless cashless monetary transactions using the electronic money between the two or more sellers and holders of electronic mediums storing the electronic money.

23. (TWICE AMENDED) A method of performing a cashless transaction with two or more sellers, comprising:

storing on an electronic medium, as electronic money, information equivalent to cash; and

allowing identityless electronic monetary transactions between a holder of the electronic medium using the electronic money and any one of the sellers.

24. (TWICE AMENDED) The method according to claim 23, wherein the information comprises information of a financial institution associated with the electronic money and the method of performing the cashless transaction further comprises,

the financial institution transferring from an account of the holder of the medium to a non-settled account of the financial institution an amount of money responsive to the electronic money on the medium; and

transferring from the non-settled account of the financial institution to accounts of the two or more sellers an amount of money responsive to the identityless electronic monetary transactions with the electronic money.

REMARKS

In the Office Communication mailed November 19, 2002, the Examiner commented on recitation of "two or more sellers" not appearing in the claims, and requested information update